

CAPGEN CAPITAL GROUP VI LP

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 4156660	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets		\$1,661		
Loans		\$1,168		
Construction & development		\$118		
Closed-end 1-4 family residential		\$172		
Home equity		\$106		
Credit card		\$0		
Other consumer		\$45		
Commercial & Industrial		\$177		
Commercial real estate		\$420		
Unused commitments		\$198		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$189		
Asset-backed securities		\$47		
Other securities		\$30		
Cash & balances due		\$94		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$125		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$129		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$1,480		
Deposits		\$1,316		
Total other borrowings		\$151		
FHLB advances		\$151		
Equity				
Equity capital at quarter end		\$181		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		10.2%	--	
Tier 1 risk based capital ratio		12.7%	--	
Total risk based capital ratio		14.0%	--	
Return on equity ¹		5.2%	--	
Return on assets ¹		0.6%	--	
Net interest margin ¹		3.2%	--	
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}		130.9%	--	
Loss provision to net charge-offs (qtr)		0.1%	--	
Net charge-offs to average loans and leases ¹		0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development		2.8%		0.8%
Closed-end 1-4 family residential		2.5%		0.1%
Home equity		1.7%		0.5%
Credit card		0.0%		0.0%
Other consumer		0.0%		0.0%
Commercial & Industrial		0.8%		0.2%
Commercial real estate		1.7%		0.4%
Total loans		1.6%		0.3%